PUBLIC SUBMISSION

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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General Comment

I have not had time to review this proposed regulation in its entirety, but based upon information that I have received, I believe that it has defects that infringe upon the rights of individual investors and therefore should not be adopted in its present form. Possibly it could be put into effect at a later date after these problems have been addressed.